



— State of —  
**North Dakota**  
*Office of the Governor*  
John Hoeven  
*Governor*

PROCLAMATION  
**CREDIT UNION DAY**  
OCTOBER 16, 2003

**WHEREAS**, Credit Unions are individual, independent cooperatives founded by people working together toward economic advancement, and uniting people seeking a way to improve their future; and

**WHEREAS**, Credit Unions call for the pooling of personal resources and leadership abilities for the good of the cooperative, encourage a regular habit of savings so those in need may borrow and foster the desire to repay loans so members may have access to credit when it is required; and

**WHEREAS**, Credit Unions join together in educational and service systems to remain viable, progressive institutions, better able to serve the needs of members; and

**WHEREAS**, Credit Unions empower people to improve their economic situations in 79 nations around the world, through 40,258 credit unions currently serving the financial needs of 118 million members, including 189,000 members in North Dakota, associated through local, state, regional, and international organizations sharing the same commitment to serving credit union members; and

**WHEREAS**, Credit Unions are developing strong alliances that make financial democracy possible in many countries such as China, Poland, Russia, Ghana, Argentina, Ukraine, and the rest of the world; and

**NOW THEREFORE**, as the Governor of the State of North Dakota, I do hereby proclaim October 16, 2003, **CREDIT UNION DAY** in the State of North Dakota.

/s/  
John Hoeven  
Governor

Attest:

/s/  
Alvin A. Jaeger  
Secretary of State